

SHINE CAPITAL PVT. LTD.

(Formerly, Shine Capital Advisors Pvt. Ltd.)

Fixed Deposit Rate (for Corporates)

Company Name	Rating	Period (in Months)	Non Cumulative ROI (% p.a.)				Cumulative ROI (% p.a.)	Effective Yield (%)
			Monthly	Quarterly	Half-Yearly	Yearly		
HDFC Bank (below ₹3 Crores) (w.e.f. 17-12-2025)	AAA by CARE & TAAA by India Ratings & Research (Stable)	12	6.25	6.25	-	-	6.25	6.40
		24	6.45	6.45	-	-	6.45	6.83
		36	6.45	6.45	-	-	6.45	7.05
		48	6.40	6.40	-	-	6.40	7.23
		60	6.40	6.40	-	-	6.40	7.47
		15	6.35	6.35	-	-	6.35	6.55
HDFC Bank (₹3 Crores to below ₹5 Crores) (w.e.f. 27-10-2025)		18	6.45	6.45	-	-	6.45	6.72
		12	6.25	6.25	-	-	6.25	6.40
		24	6.40	6.40	-	-	6.40	6.77
		36	6.25	6.25	-	-	6.25	6.82
		48	6.35	6.35	-	-	6.35	7.17
		60	6.35	6.35	-	-	6.35	7.41
Bajaj Finance Ltd. (₹3 Crores to below ₹10 Crores) (w.e.f. 11-06-2025)	15	6.25	6.25	-	-	6.25	6.45	
	18	6.40	6.40	-	-	6.40	6.66	
	12	-	-	-	6.65	6.65	6.65	
	24	-	-	-	6.70	6.70	6.92	
	36	-	-	-	6.70	6.70	7.16	
	48	-	-	-	6.70	6.70	7.40	
Bajaj Finance Ltd. (₹10 Crores to upto ₹25 Crore) (w.e.f. 11-06-2025)	60	-	-	-	6.70	6.70	7.66	
	12	-	-	-	6.65	6.65	6.65	
	24	-	-	-	6.75	6.75	6.98	
	36	-	-	-	6.65	6.65	7.10	
	48	-	-	-	6.65	6.65	7.34	
	60	-	-	-	6.65	6.65	7.60	
ICICI Home Finance Co. Ltd. (below ₹3 Crores) (w.e.f. 01-09-2025)	AAA by CRISIL, AAA by ICRA & AAA by CARE (Stable)	12	6.50	6.55	-	6.75	6.75	6.75
		24	6.60	6.65	-	6.85	6.85	7.08
		36	6.65	6.70	-	6.90	6.90	7.39
		48	6.75	6.80	-	7.00	7.00	7.77
		60	6.75	6.80	-	7.00	7.00	8.05
ICICI Home Finance Co. Ltd. -Special Scheme (below ₹3 Crores) (w.e.f. 01-09-2025)		39	6.80	6.85	-	7.05	7.05	7.63
		45	6.85	6.90	-	7.10	7.10	7.82
LIC Housing Finance Ltd. (upto ₹5 Crores) (w.e.f 19-06-2025)	AAA by CRISIL (Stable)	12	-	6.45	-	6.60	6.60	6.60
		15	-	6.50	-	6.65	6.65	6.70
		18	-	6.50	-	6.65	6.65	6.76
		24	-	6.65	-	6.80	6.80	7.03
		36	-	6.65	-	6.80	6.80	7.27
		60	-	6.65	-	6.80	6.80	7.79
LIC Housing Finance Ltd. (above ₹5 Crores upto ₹10 Crores) (w.e.f 19-06-2025)		12	-	6.50	-	6.65	6.65	6.65
		15	-	6.55	-	6.70	6.70	6.76
		18	-	6.55	-	6.70	6.70	6.81
		24	-	6.65	-	6.80	6.80	7.03
		36	-	6.65	-	6.80	6.80	7.27
		60	-	6.65	-	6.80	6.80	7.79
LIC Housing Finance Ltd. (above ₹10 Crores upto ₹20 Crores) (w.e.f 19-06-2025)		12	-	6.55	-	6.70	6.70	6.70
		15	-	6.60	-	6.75	6.75	6.81
		18	-	6.60	-	6.75	6.75	6.86
		24	-	6.65	-	6.80	6.80	7.03
		36	-	6.65	-	6.80	6.80	7.27
		60	-	6.65	-	6.80	6.80	7.79
PNB Housing Finance Ltd. (upto ₹5 Crores) (w.e.f. 01-01-2026)	AA+ by CRISIL & AA+ by CARE (Stable)	12	6.41	6.44	6.49	6.60	6.60	6.60
		24	6.55	6.59	6.64	6.75	6.75	6.98
		36	6.69	6.73	6.79	6.90	6.90	7.39
		48	6.69	6.73	6.79	6.90	6.90	7.65
		60	6.69	6.73	6.79	6.90	6.90	7.92
Shriram Finance Company Ltd. (upto ₹10 Crores) (w.e.f. 05-08-2025)	AAA by CARE (Stable)	12	6.79	6.82	6.88	7.00	6.79	7.01
		18	6.93	6.97	7.03	7.15	6.93	7.28
		24	7.02	7.06	7.12	7.25	7.02	7.51
		36	7.35	7.39	7.46	7.60	7.35	8.20
		60	7.35	7.39	7.46	7.60	7.35	8.85
Mahindra & Mahindra Financial Services Ltd.-Samruddhi Scheme (upto ₹5 Crores) (w.e.f. 25-06-2025)	AAA by CRISIL & AAA by India Ratings (Stable)	12	6.40	6.45	6.50	6.60	6.60	6.60
		24	6.80	6.80	6.90	7.00	7.00	7.25
		36	6.80	6.80	6.90	7.00	7.00	7.50
		48	6.80	6.80	6.90	7.00	7.00	7.77
Mahindra & Mahindra Financial Services Ltd.-Dhanvrudhhi Scheme (upto ₹5 Crores) (w.e.f. 25-06-2025)		60	6.80	6.80	6.90	7.00	7.00	8.05
		15	6.55	6.60	6.65	6.75	6.75	6.81
		30	6.80	6.80	6.90	7.00	7.00	7.37
			42	6.80	6.80	6.90	7.00	7.00